

<b>Information to identify the case:</b>			
Debtor 1:	<b>Rehan A. Shah</b>		Social Security number or ITIN: xxx-xx-0127
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		EIN: ____-____-____
Case number:	20-16406-KCF		Date case filed for chapter: 7 5/10/20

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rehan A. Shah	
2. All other names used in the last 8 years		
3. Address	56 Thornal St Carteret, NJ 07008-2808	
4. Debtor's attorney Name and address	Edward Nathan Vaisman Vaisman Law Office 33 Wood Avenue South Suite 600 Iselin, NJ 08830	Contact phone (732) 925-6090 Email: <a href="mailto:vaismanlaw@gmail.com">vaismanlaw@gmail.com</a>
5. Bankruptcy trustee Name and address	John Michael McDonnell John Michael McDonnell, Ch. 7 Trustee 115 Maple Avenue Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

Debtor **Rehan A. Shah**

Case number **20-16406-KCF**

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 5/11/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>June 22, 2020 at 09:30 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 8/21/20</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>		
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<b>Deadline to object to exemptions:</b>		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

## Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Rehan A. Shah  
DebtorCase No. 20-16406-KCF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 30

Date Rcvd: May 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2020.

db Rehan A. Shah, 56 Thornal St, Carteret, NJ 07008-2808  
 518830547 Amex/Dsnb, PO Box 8218, Mason, OH 45040-8218  
 518830550 +Bank of America, N.A., PO Box 45144, Jacksonville, FL 32232-5144  
 518830554 Cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
 518830553 Cbna, PO Box 6217, Sioux Falls, SD 57117-6217  
 518830560 +Fnb Omaha, PO Box 3412, Omaha, NE 68103-0412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: vaismanlaw@gmail.com May 12 2020 00:07:25 Edward Nathan Vaisman,  
 Vaisman Law Office, 33 Wood Avenue South, Suite 600, Iselin, NJ 08830  
 tr +EDI: BJMMCDONNELLI.COM May 12 2020 03:18:00 John Michael McDonnell,  
 John Michael McDonnell, Ch. 7 Trustee, 115 Maple Avenue, Red Bank, NJ 07701-1752  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 12 2020 00:09:59 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 12 2020 00:09:58 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518830546 EDI: AMEREXPR.COM May 12 2020 03:18:00 Amex, PO Box 981537, El Paso, TX 79998-1537  
 518830548 E-mail/Text: smacknowski@msscuso.com May 12 2020 00:10:28 Aspire Fcu, 67 Walnut Ave,  
 Clark, NJ 07066-1640  
 518830549 EDI: BANKAMER.COM May 12 2020 03:19:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998-2238  
 518830551 EDI: TSYS2.COM May 12 2020 03:18:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 518830552 EDI: CAPITALONE.COM May 12 2020 03:19:00 Capital One Bank USA N, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 518830555 EDI: CITICORP.COM May 12 2020 03:19:00 Citicards Cbna, PO Box 6217,  
 Sioux Falls, SD 57117-6217  
 518830557 EDI: WFNNB.COM May 12 2020 03:18:00 Comenitycb/Toyota Visa, PO Box 182120,  
 Columbus, OH 43218-2120  
 518830556 EDI: WFNNB.COM May 12 2020 03:18:00 Comenitycb/bjsclub, PO Box 182120,  
 Columbus, OH 43218-2120  
 518830558 E-mail/PDF: creditonebknofications@resurgent.com May 12 2020 00:13:23 Credit One Bank NA,  
 PO Box 98872, Las Vegas, NV 89193-8872  
 518830559 EDI: DISCOVER.COM May 12 2020 03:18:00 Discover Fin Svcs LLC, PO Box 15316,  
 Wilmington, DE 19850-5316  
 518830562 EDI: JPMORGANCHASE May 12 2020 03:19:00 Jpmcb Card, PO Box 15369,  
 Wilmington, DE 19850-5369  
 518830563 EDI: TSYS2.COM May 12 2020 03:18:00 Macys/dsnb, PO Box 8218, Mason, OH 45040-8218  
 518830564 E-mail/Text: bankruptcyteam@quickenloans.com May 12 2020 00:10:21 Quicken Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 518830565 EDI: RMSC.COM May 12 2020 03:19:00 Synccb/Car Care Pep Boy, C/o, PO Box 965036,  
 Orlando, FL 32896-5036  
 518830569 EDI: RMSC.COM May 12 2020 03:19:00 Synccb/Pc Richard, C/o, PO Box 965036,  
 Orlando, FL 32896-5036  
 518830566 EDI: RMSC.COM May 12 2020 03:19:00 Synccb/lowes, PO Box 956005, Orlando, FL 32801  
 518830567 EDI: RMSC.COM May 12 2020 03:19:00 Synccb/netwrk, C/o, PO Box 965036,  
 Orlando, FL 32896-5036  
 518830568 EDI: RMSC.COM May 12 2020 03:19:00 Synccb/oldnavydc, PO Box 965005,  
 Orlando, FL 32896-5005  
 518830570 EDI: RMSC.COM May 12 2020 03:19:00 Synccb/tjx Cos, PO Box 965015,  
 Orlando, FL 32896-5015  
 518830561 E-mail/Text: aweinstein@herefordinsurance.com May 12 2020 00:10:40 hereford ins co,  
 3601 43rd Ave Fl 2, Long Island City, NY 11101-1736

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 13, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 30

Date Rcvd: May 11, 2020

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### **CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2020 at the address(es) listed below:  
NONE.

TOTAL: 0